

LIFE INSURANCE AND AD&D

Optional Life Insurance Enrollment

You must be enrolled in Basic Life Insurance in order to apply for Optional Life Insurance.

New State Employees

As a new state employee, or during any established enrollment period for transportation department employees joining the GIC, you may enroll in Optional Life Insurance for a coverage amount of up to eight times your salary, without the need for any medical review.

Current Employees

Active employees may apply for the first time or apply to increase their coverage at any time during the year. The active employee must complete a personal health application for The Hartford's review and approval. The GIC will determine the effective date if The Hartford approves the application.

Life Insurance and AD&D Questions?

Contact the GIC: 1.617.727.2310 ext. 1

www.mass.gov/gic

Current Employees with a Qualified Family Status Change

Active state employees who have a qualified family status change during the year may enroll in or increase their coverage without any medical review in an amount up to four times their salary provided that the GIC receives proof *within 31 days of the qualifying event*. Family status changes include the following events and documentation of the qualifying event is required:

- Marriage
- Birth or adoption of a child
- Divorce
- Death of a spouse

Optional Life Insurance Non-Smoker Benefit

At initial enrollment or during annual enrollment, if you have been tobacco-free (have not smoked cigarettes, cigars or pipes nor used snuff or chewing tobacco) for at least the past 12 months, you are eligible for reduced Optional Life Insurance rates. You will be required to periodically re-certify your non-smoking status in order to qualify for the lower rates. Changes in smoking status made during annual enrollment will become effective July 1, 2012.

OPTIONAL LIFE INSURANCE RATES – *Including Accidental Death & Dismemberment*

Monthly GIC Plan Rates as of July 1, 2012

| ACTIVE EMPLOYEE AGE | SMOKER RATE <i>Per \$1,000 of Coverage</i> | NON-SMOKER RATE <i>Per \$1,000 of Coverage</i> |
|---------------------|-----------------------------------------------|---------------------------------------------------|
| Under Age 35 | \$0.10 | \$0.05 |
| 35 – 44 | 0.12 | 0.06 |
| 45 – 49 | 0.22 | 0.08 |
| 50 – 54 | 0.35 | 0.15 |
| 55 – 59 | 0.54 | 0.21 |
| 60 – 64 | 0.80 | 0.32 |
| 65 – 69 | 1.46 | 0.74 |
| Age 70 and over | 2.58 | 1.17 |